

STATE OF INDIANA
COUNTY OF MARION

) BEFORE THE INDIANA
) SS:
) COMMISSIONER OF INSURANCE
) CAUSE NO.: 7128-AG08-1020-268

IN THE MATTER OF:

ANDREA KAY KNARR
2444 BRIDLE WAY
SHELBYVILLE IN 46176
Respondent/Producer
License No. 513651

ADVANTIS TITLE SOLUTIONS, INC.
2158 INTELLIPLEX DR, SUITE 106
SHELBYVILLE, IN 46176
Respondent/Producer
License No. 517471

Type of Agency Action: Enforcement

FILED

JAN 13 2009

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER AND APPROVAL

The Indiana Department of Insurance (the "Department"), Andrea Kay Knarr and Advantis Title Solutions, Inc., ("Respondents"), represented by Jason P. Wischmeyer, signed an Agreed Entry which purports to resolve all issues involved in three consumer complaints received by the Department regarding Respondents' licenses, and which has been submitted to the Commissioner of Insurance ("Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner
of Insurance:

1. Respondent Knarr is ordered to pay a civil penalty of \$1,000.00 to the Department within 20 days of the issuance of this Final Order.
2. Respondent Knarr is ordered pay restitution to any of the consumers who used Advantis if their real estate documents were not timely recorded and who suffered adverse tax consequences because of the untimely recording of the documents. The restitution shall equal the amount due in the next property tax statement subtracted by what the property tax bill would be if the deductions and exemptions had been available.
3. Respondents are ordered to develop and implement a compliance program that addresses the timeliness in getting consumer real estate documents recorded and past personnel problems within 20 days of the Commissioner adopting this Agreed Entry with the issuance of a Final Order. A description of the compliance program will be submitted to the Title Insurance Division within the same timeframe described above.
4. The insurance producer licenses of Respondents (license numbers 513651 and 517471) are placed on probation for one year. During the probationary period, Respondents shall report quarterly to the Department. The report shall consist of:
 - a. the names, license numbers and job responsibilities of each employee of Advantis;
 - b. a description of the application review process Advantis has undertaken in the hiring of any new employees;

- c. statistics describing the time lag between the real estate closing and the recordings of any real estate documents that relate to that closing;
- d. any correspondence from Advantis customers regarding the filing of real estate documents;
- e. proof of any restitution payments made to consumers regarding the untimely recording of real estate documents; and
- e. any other information relevant to the compliance program.

ALL OF WHICH IS ORDERED this 13 day of January, 2009.


James Atterholt, Commissioner
Indiana Department of Insurance

Distribution:

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INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204-2787

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STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is entered into by Kathy Carr Hulbert, Attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), Andrea Kay Knarr ("Knarr"), individually and as owner of Advantis Title Solutions, Inc ("Advantis") and Respondents' counsel, Jason P. Wischmeyer.

This Agreed Entry is subject to the review and approval of James Atterholt, Commissioner of the Indiana Department of Insurance.

WHEREAS, the Department received three consumer complaints describing their real estate closings at Advantis and the problems the consumers had getting their real estate documents recorded.

WHEREAS, the Department has investigated those consumer complaints and determined that for a period of time, Advantis regularly recorded real estate documents much later than

others in the industry- causing consternation and possible adverse tax consequences to those who used Advantis as their settlement agent.

WHEREAS, Advantis has also hired some untrustworthy employees that have contributed to the late recordings of real estate documents.

WHEREAS, the Department and Respondents desire to resolve their differences and settle the issues without a hearing;

IT IS THEREFORE, NOW AGREED by and between the parties as follows:

1. This Agreed Entry is executed voluntarily by the parties.
2. Respondents voluntarily and freely waive their right to a public hearing on the issues in this action.
3. Respondents waive their right for a judicial review of this matter.
4. Respondents have presented several mitigating factors that need to be considered when calculating any civil penalties. These mitigating factors include:
 - (a) Respondents are relatively new to the title insurance industry
 - (b) Respondents have suffered with a number of employee related issues including employee retention, employee dishonesty, employee failure to abide by stated corporate policies and procedures and employee personal issues in the workplace.
 - (c) The violations resulting in investigation and this Agreed Entry occurred over a limited period of time
 - (d) The violations resulting in investigation and this Agreed Entry did not result in any adverse financial consequences to the complaining customer.

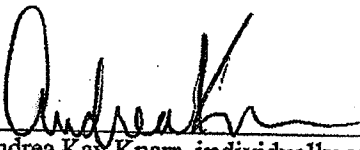
- (e) Respondents have and are willing to address the issues and/or complaints giving rise to this agreement both informally and formally within the company.
 - (f) Respondents have secured corporate counsel representation to aid in review, implementation and audit of those procedures to be implemented by Respondent.
 - (g) Respondents have voluntarily submitted and suggested a probationary period to develop company policies and procedures and for the implementation of these procedures to avoid further violations/complaints.
 - (f) Respondents have secured and contracted with a new title insurance policy underwriter for its business.
5. Respondent Knarr shall pay a civil penalty of \$1,000.00 within 20 days of the Commissioner adopting this Agreed Entry with the issuance of a Final Order.
 6. Respondent Knarr shall pay restitution to any of the consumers who used Advantis if their real estate documents were not timely recorded and who suffered adverse tax consequences because of the untimely recording of the documents. The restitution shall equal the amount due in the next property tax statement subtracted by what the property tax bill would be if the deductions and exemptions had been available.
 7. Respondents shall develop and implement a compliance program that addresses the timeliness in getting consumer real estate documents recorded and past personnel problems within 20 days of the Commissioner adopting this Agreed Entry with the issuance of a Final Order. A description of the compliance program will be submitted to the Title Insurance Division within the same timeframe described above.

8. The insurance producer licenses of Respondents (license numbers 513651 and 517471) shall be placed on probation for one year. During the probationary period, Respondents shall report quarterly to the Department. The report shall consist of:
- a. the names, license numbers and job responsibilities of each employee of Advantis;
 - b. a description of the application review process Advantis has undertaken in the hiring of any new employees;
 - c. statistics describing the time lag between the real estate closing and the recordings of any real estate documents that relate to that closing;
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 - e. proof of any restitution payments made to consumers regarding the untimely recording of real estate documents; and
 - e. any other information relevant to the compliance program.

1/6/09
Date Signed

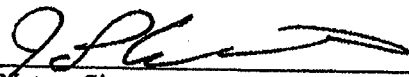
Kathy Carr Hulbert
Kathy Carr Hulbert, Attorney
Indiana Department of Insurance

12/17/2008
Date Signed


Andrea Kay Knarr, individually and as owner of Advantis
Title Solutions, Inc.

STATE OF INDIANA)
COUNTY OF Shelby) SS:

Before me a Notary Public for Shelby County, State of Indiana,
personally appeared Andrea Kay Knarr and being first duly sworn by me upon his oath, states
that the facts alleged in the foregoing instrument are true. Signed and sealed this 17th day of
December, 2008.


Notary Signature

SASOW P. WISCHMEYER
Notary Name Printed

My Commission expires: 8-1-09

County of Residence: Shelby